

**Information to identify the case:**

Debtor 1	<u>Richard M. Gordon</u>	Social Security number or ITIN	xxx-xx-3224
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Anita M. Gordon</u>	Social Security number or ITIN	xxx-xx-3561
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-23258-CMB		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard M. Gordon

Anita M. Gordon

12/20/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard M. Gordon  
Anita M. Gordon  
Debtors

Case No. 18-23258-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Dec 20, 2023

Form ID: 3180W

Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Richard M. Gordon, Anita M. Gordon, 335 Forestwood Drive, Gibsonia, PA 15044-9207
14898683	Celtic Bank/contfinco, 4450 New Linden Hill Rd, Wilmington, DE 19808
14898695	+ Fbc Mortgage, 101 Wymore Rd, Altamonte Springs, FL 32714-4203
14898701	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan-Infiniti, 2901 Kinwest Parkway, Irving, TX 75063

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 21 2023 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 21 2023 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Dec 21 2023 04:52:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 21 2023 00:01:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Dec 21 2023 04:52:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14898679	EDI: CAPITALONE.COM	Dec 21 2023 04:52:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14898681	EDI: CITICORP	Dec 21 2023 04:52:00	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
14898714	Email/Text: cfcbackoffice@contfinco.com	Dec 21 2023 00:00:00	Tbom/contfin, Pob 8099, Newark, DE 19714
14898680	+ EDI: CAPONEAUTO.COM	Dec 21 2023 04:52:00	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
14901899	+ EDI: AISACG.COM	Dec 21 2023 04:52:00	Capital One Auto Finance, a division of Capital

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User: auto

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			On, P.O. Box 4360, Houston, TX 77210-4360
14920004	EDI: CAPITALONE.COM	Dec 21 2023 04:52:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14921761	Email/PDF: bncnotices@becket-lee.com	Dec 21 2023 01:01:01	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14898684	+ EDI: WFNNB.COM	Dec 21 2023 04:52:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
14898685	+ EDI: WFNNB.COM	Dec 21 2023 04:52:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
14898686	+ EDI: WFNNB.COM	Dec 21 2023 04:52:00	Comenitybank/venus, Po Box 182789, Columbus, OH 43218-2789
14898687	+ EDI: WFNNB.COM	Dec 21 2023 04:52:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14898688	+ EDI: WFNNB.COM	Dec 21 2023 04:52:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
14898689	+ EDI: WFNNB.COM	Dec 21 2023 04:52:00	Comenitybk/a&f, Po Box 182789, Columbus, OH 43218-2789
14898690	+ EDI: WFNNB.COM	Dec 21 2023 04:52:00	Comenitycb/overstock, Po Box 182120, Columbus, OH 43218-2120
14898691	+ EDI: WFNNB.COM	Dec 21 2023 04:52:00	Comenitycb/zales, Po Box 182120, Columbus, OH 43218-2120
14964813	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 21 2023 00:00:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14898692	+ EDI: CRFRSTNA.COM	Dec 21 2023 04:52:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
14922616	EDI: CRFRSTNA.COM	Dec 21 2023 04:52:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14898693	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 21 2023 00:10:41	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14898694	EDI: CITICORP	Dec 21 2023 04:52:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14936494	EDI: Q3G.COM	Dec 21 2023 04:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14934578	+ Email/Text: BKelectronicnotices@cenlar.com	Dec 21 2023 00:00:00	FBC Mortgage, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14898682	Email/Text: BNSFS@capitalsvcs.com	Dec 21 2023 00:00:00	Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
14898696	+ EDI: AMINFOFP.COM	Dec 21 2023 04:52:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
15454510	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 21 2023 00:00:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14898697	EDI: IRS.COM	Dec 21 2023 04:52:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14898698	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 21 2023 00:00:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15160189	Email/PDF: resurgentbknotifications@resurgent.com	Dec 21 2023 00:10:44	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14935673	Email/PDF: resurgentbknotifications@resurgent.com	Dec 21 2023 00:10:43	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box

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			10587, Greenville, SC 29603-0587
14921386	Email/PDF: resurgentbknotifications@resurgent.com	Dec 21 2023 00:10:45	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14898699	+ EDI: LENDNGCLUB	Dec 21 2023 04:52:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14898700	+ Email/Text: camanagement@mtb.com	Dec 21 2023 00:01:00	M & T Credit Corporation, P.O. Box 4649, Buffalo, NY 14240-4649
14928145	+ Email/Text: camanagement@mtb.com	Dec 21 2023 00:01:00	M&T Bank, PO BOX 1508, Buffalo, New York 14240-1508
14904526	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 21 2023 00:00:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14912043	EDI: AGFINANCE.COM	Dec 21 2023 04:52:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14898703	+ EDI: AGFINANCE.COM	Dec 21 2023 04:52:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14936581	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14898705	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
15029019	EDI: PRA.COM	Dec 21 2023 04:52:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14931674	EDI: PRA.COM	Dec 21 2023 04:52:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14899019	+ EDI: RECOVERYCORP.COM	Dec 21 2023 04:52:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14898704	+ EDI: SYNC	Dec 21 2023 04:52:00	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14921218	+ Email/Text: ebnpeoples@grblaw.com	Dec 21 2023 00:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14918860	+ EDI: JEFFERSONCAP.COM	Dec 21 2023 04:52:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14931962	EDI: Q3G.COM	Dec 21 2023 04:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14931963	EDI: Q3G.COM	Dec 21 2023 04:52:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14922365	EDI: Q3G.COM	Dec 21 2023 04:52:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14936684	+ Email/Text: bncmail@w-legal.com	Dec 21 2023 00:01:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14898706	+ EDI: SYNC	Dec 21 2023 04:52:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14898707	+ EDI: SYNC	Dec 21 2023 04:52:00	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14898708	+ EDI: SYNC	Dec 21 2023 04:52:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14898709	+ EDI: SYNC	Dec 21 2023 04:52:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007

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14898710	+ EDI: SYNC	Dec 21 2023 04:52:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14898711	+ EDI: SYNC	Dec 21 2023 04:52:00	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
14898712	+ EDI: SYNC	Dec 21 2023 04:52:00	Syncb/value City Furni, 950 Forrer Blvd, Kettering, OH 45420-1469
14898713	+ EDI: SYNC	Dec 21 2023 04:52:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14898715	+ EDI: PHINGENESIS	Dec 21 2023 04:52:00	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
14898716	+ EDI: CITICORP	Dec 21 2023 04:52:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14934911	Email/Text: electronicbkydocs@nelnet.net	Dec 21 2023 00:01:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973
15616962	+ Email/Text: electronicbkydocs@nelnet.net	Dec 21 2023 00:01:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14898717	+ Email/Text: electronicbkydocs@nelnet.net	Dec 21 2023 00:01:00	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 68

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CENLAR FSB as servicer for FBC Mortgage, LLC
cr		FREEDOM MORTGAGE CORPORATION
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14898702	*P++	NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366, address filed with court., Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor CENLAR FSB as servicer for FBC Mortgage LLC bnicholas@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Mario J. Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com  
mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ryan Starks

on behalf of Creditor FREEDOM MORTGAGE CORPORATION Ryan.Starks@brockandscott.com wbecf@brockandscott.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Shawn N. Wright

on behalf of Joint Debtor Anita M. Gordon shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Richard M. Gordon shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 11